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Substitute for form 1449B/PTO		Complete If Known			
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	09/751,436		
		Filing Date	Dec 29, 2000		
		First Named Inventor	Saliba		
		Group Art Unit	3628		
		Examiner Name	Chencinski, Siegfried		
Sheet	2	of	2	Attorney Docket Number	MS1-426USC1

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GROUP 3600

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
PM		Microsoft Computer Dictionary, Third Edition, Microsoft Press, 6 pages, 1997.	
PM		"An Overview of Electronic Bill Presentment and Payment Operating Models", Business Practices Task Force of NACHA's Council for Electronic Billing and Payment, 14 pages, April 1999.	

Examiner Signature		Date Considered	1/19/05
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

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of

1

Application Number

09/751.436

Filing Date

12/29/2000

First Named Inventor

Bassam A. Saliba

Group Art Unit

3628

Examiner Name

Siegfried E. Chencinski

Attorney Docket Number

MS1-426USC1

NON PATENT LITERATURE DOCUMENTS

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No.

Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

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Microsoft Computer Dictionary, 1997, Microsoft Press, Third Edition, p. 240.

Not Considered due to
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14. NS Dictionary to
application.

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Signature**

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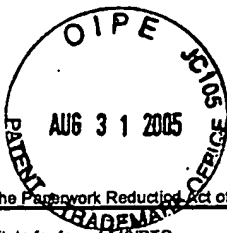
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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Application Number	09/751,436
Filing Date	12/29/2000
First Named Inventor	Bassam A. Saliba, Ky
Art Unit	3628
Examiner Name	Siegfried E. Chencin
Attorney Docket Number	MS1 0426USC1

Sheet 1

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U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 5903881	5/11/1999	Schrader, et al.	
		US- 5963915	10/5/1999	Kirsch, Steven T.	
		US-			
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FOREIGN PATENT DOCUMENTS

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